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**FACSIMILE TRANSMITTAL SHEET**

TO: Tammy Holland

FIRM: U.S. Patent and Trademark Office

FACSIMILE  
NUMBER: (703)305-3230

FROM: Michael J. Scheer

TOTAL NUMBER OF PAGES: 4 INCLUDING COVER SHEET.

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PATENT APPLICATION ASSIGNMENT -  
SOLE AND JOINT INVENTORS

OFGS FILE NO. P/2167-310

WHEREAS, we, Nigel KNIGHT, Richard SMITH, Lawrence DRAKE and Matthew LYNCH as assignors, have invented certain improvements in EURO PAYMENT ROUTING AND INTRA-DAY FLOW CONTROL SYSTEM AND METHOD for which an application for United States Letters Patent has been executed by us of even date herewith, and for which a PCT International patent was filed on 10 December 1999 as application number PCT/GB99/04159, and

WHEREAS, The Chase Manhattan Bank, a banking corporation organized under the laws of the State of New York and having a principal place of business at 270 Park Avenue, New York, New York 10017, as assignee, is desirous of acquiring all right, title and interest in and to said invention and any Patent that may be granted therefor.

NOW, THEREFORE, in consideration of One Dollar (\$1.00) and other good and valuable consideration, the receipt of which is hereby acknowledged, we, as assignors, hereby sell, assign and set over to said assignee the entire right, title and interest for the United States and all other countries in and to said invention and the aforesaid application or Patent, all original, divisional, continuation, substitute or reissue applications and patents applied for or granted therefor in the United States and all other countries, including all rights of priority from the filing of said application, and all rights for past infringement, and the Commissioner of Patents and Trademarks is hereby authorized and requested to issue all patents on said inventions or resulting therefrom to said assignee herein, as assignee of the entire interest therein; and the undersigned for ourselves and our legal representatives, heirs and assigns do hereby agree and covenant without further remuneration, to execute and deliver all divisional, continuation, reissue and other applications for Patent on said inventions and all assignments thereof to said assignee or its assigns, to communicate to said assignee or its representatives all facts known to the undersigned respecting said inventions, whenever requested, to testify in any interferences or other legal proceedings in which any of said applications or patents may become involved, to sign all lawful papers, make all rightful oaths, and to do generally everything necessary to assist assignee, its successors, assigns and nominees to obtain patent protection for said invention in the United States and all other countries, the expenses incident to said applications to be borne and paid by said assignee.

Date: 21<sup>st</sup> August 2001
  
Nigel KNIGHT
Date: 23<sup>rd</sup> August 2001
  
Richard SMITH
Date: 21<sup>st</sup> August 2001
  
Lawrence DRAKE
Date: 28 August 2001
  
Matthew LYNCH

FROM CHASE LEGAL DEPT

(TUE) 8.26.01 10:03/ST. 10:02/NO. 4860949209 P 3

UNITED STATES OF AMERICA COMBINED DECLARATION AND POWER OF ATTORNEY FOR PATENT APPLICATION		ORG'S FILE NO. P/2167-310																																																	
<p>As a below named inventor, I hereby declare that my residence, post office address and citizenship are as stated below next to my name; that I very believe that I am the original, first and sole inventor (if only one name is listed below) or a joint inventor (if plural inventors are named) of the subject matter which is claimed and for which a patent is sought on the invention specified:</p> <p><b>EURO PAYMENT ROUTING AND INTRA-DAY FLOW CONTROL SYSTEM AND METHOD</b></p> <p>the specification of which is attached hereto, unless the following box is checked:</p> <p><input checked="" type="checkbox"/> was filed on <u>10 December 1999</u> as United States patent Application Number or PCT International patent application number <u>PCT/GB99/04159</u> and was amended on <u>7 March 2001</u> (if any).</p> <p>I hereby state that I have reviewed and understand the contents of the above identified specification, including the claims, as amended by any amendment referred to above.</p> <p>I acknowledge the duty to disclose all information known to be material to patentability in accordance with Title 35, Code of Federal Regulations, §1.56.</p> <p>I hereby claim priority benefits under Title 35, United States Code §119 of any foreign application(s) for patent or inventor's certificate or United States provisional application(s) listed below and have also identified below any foreign application for patent or inventor's certificate having a filing date before that of the application on which priority is claimed:</p> <p>Prior Foreign or Provisional Application(s)</p> <table border="1"> <thead> <tr> <th>COUNTRY</th> <th>APPLICATION NUMBER</th> <th>DATE OF FILING (day, month, year)</th> <th>PRIORITY CLAIMED UNDER 35 U.S.C. 119</th> </tr> </thead> <tbody> <tr> <td>United States</td> <td>60/112,331</td> <td>15 December 1998</td> <td>YES <input checked="" type="checkbox"/> NO _____</td> </tr> <tr> <td></td> <td></td> <td></td> <td>YES _____ NO _____</td> </tr> <tr> <td></td> <td></td> <td></td> <td>YES _____ NO _____</td> </tr> </tbody> </table> <p>I hereby claim the benefit under Title 35, United States Code, §120 of any United States application(s) listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States application in the manner provided by the first paragraph of Title 35, United States Code, §112, I acknowledge the duty to disclose information which is material to patentability as defined in Title 35, Code of Federal Regulations, §1.56 which became available between the filing date of the prior application and the national or PCT International filing date of this application.</p> <table border="1"> <thead> <tr> <th>UNITED STATES APPLICATION NUMBER</th> <th>DATE OF FILING (day, month, year)</th> <th>STATUS (patented, pending, abandoned)</th> </tr> </thead> <tbody> <tr> <td></td> <td></td> <td></td> </tr> <tr> <td></td> <td></td> <td></td> </tr> </tbody> </table> <p>I hereby appoint customer no. 2352 OSTROLENK, FABER, GERS &amp; SOFFEN, LLP, and the members of the firm, Samuel H. Weinst - Reg. No. 18,510; Jerome M. Berliner - Reg. No. 18,653; Robert C. Faber - Reg. No. 14,522; Edward A. Melman - Reg. No. 24,735; Stanley H. Lieberstein - Reg. No. 22,400; Steven L. Weisburd - Reg. No. 27,409; Max Markowitz - Reg. No. 30,576; Stephen A. Soffen - Reg. No. 31,063; James A. Finkler - Reg. No. 30,173; William D. Gray, III - Reg. No. 30,944; Louis C. Dajreich - Reg. No. 30,625; Douglas A. Millo - Reg. No. 31,643, and Michael J. Schect - Reg. No. 34,425, as attorneys with full power of substitution and revocation to prosecute this application, to transact all business in the Patent &amp; Trademark Office connected therewith and to receive all correspondence.</p> <p>SEND CORRESPONDENCE TO: OSTROLENK, FABER, GERS &amp; SOFFEN, LLP DIRECT TELEPHONE CALLS TO: 1180 AVENUE OF THE AMERICAS (212) 382-0700 NEW YORK, NEW YORK 10036-2401 CUSTOMER NO. 2352</p> <p>I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code, and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.</p> <table border="1"> <thead> <tr> <th>FULL NAME OF SOLE OR FIRST INVENTOR</th> <th>INVENTOR'S SIGNATURE</th> <th>DATE</th> </tr> </thead> <tbody> <tr> <td>Nigel KNIGHT</td> <td><i>Nigel Knight</i></td> <td>21<sup>st</sup> August 2001</td> </tr> <tr> <td>RESIDENCE (City and either State or Foreign Country) Bournemouth BH7 7QB, United Kingdom</td> <td>2/0 Morgan Chase, Charside 7 DA, ENGLAND BH7 7DA</td> <td>COUNTRY OF CITIZENSHIP United Kingdom</td> </tr> <tr> <td>POST OFFICE ADDRESS c/o Charside, Bournemouth, BH7 7QB, United Kingdom</td> <td>Bournemouth BH7 7DA, ENGLAND BH7 7DA</td> <td></td> </tr> <tr> <th>FULL NAME OF SECOND JOINT INVENTOR (if any)</th> <th>INVENTOR'S SIGNATURE</th> <th>DATE</th> </tr> <tr> <td>Richard SMITH</td> <td><i>Richard Smith</i></td> <td>21/8/2001</td> </tr> <tr> <td>RESIDENCE (City and either State or Foreign Country) Bournemouth BH7 7QB, United Kingdom</td> <td>2/0 Morgan Chase, Charside 7 DA, ENGLAND BH7 7DA</td> <td>COUNTRY OF CITIZENSHIP United Kingdom</td> </tr> <tr> <td>POST OFFICE ADDRESS c/o Charside, Bournemouth, BH7 7QB, United Kingdom</td> <td>Bournemouth BH7 7DA, ENGLAND BH7 7DA</td> <td></td> </tr> </tbody> </table>			COUNTRY	APPLICATION NUMBER	DATE OF FILING (day, month, year)	PRIORITY CLAIMED UNDER 35 U.S.C. 119	United States	60/112,331	15 December 1998	YES <input checked="" type="checkbox"/> NO _____				YES _____ NO _____				YES _____ NO _____	UNITED STATES APPLICATION NUMBER	DATE OF FILING (day, month, year)	STATUS (patented, pending, abandoned)							FULL NAME OF SOLE OR FIRST INVENTOR	INVENTOR'S SIGNATURE	DATE	Nigel KNIGHT	<i>Nigel Knight</i>	21 <sup>st</sup> August 2001	RESIDENCE (City and either State or Foreign Country) Bournemouth BH7 7QB, United Kingdom	2/0 Morgan Chase, Charside 7 DA, ENGLAND BH7 7DA	COUNTRY OF CITIZENSHIP United Kingdom	POST OFFICE ADDRESS c/o Charside, Bournemouth, BH7 7QB, United Kingdom	Bournemouth BH7 7DA, ENGLAND BH7 7DA		FULL NAME OF SECOND JOINT INVENTOR (if any)	INVENTOR'S SIGNATURE	DATE	Richard SMITH	<i>Richard Smith</i>	21/8/2001	RESIDENCE (City and either State or Foreign Country) Bournemouth BH7 7QB, United Kingdom	2/0 Morgan Chase, Charside 7 DA, ENGLAND BH7 7DA	COUNTRY OF CITIZENSHIP United Kingdom	POST OFFICE ADDRESS c/o Charside, Bournemouth, BH7 7QB, United Kingdom	Bournemouth BH7 7DA, ENGLAND BH7 7DA	
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COUNTRY	APPLICATION NUMBER	DATE OF FILING (day, month, year)	PRIORITY CLAIMED UNDER 35 U.S.C. 119
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<p>I hereby declare that all statements made herein of my own knowledge are true and that all statements made as information and belief are believed to be true; and further that these statements were made with the knowledge that willful false陈述 and the like to make are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.</p>			
FULL NAME OF THIRD JOINT INVENTOR, IF ANY Lawrence DRAKE	INVENTOR'S SIGNATURE		DATE 21 <sup>st</sup> AUGUST 2001
RESIDENCE (City and either State or Foreign Country) Bournemouth BH7 7OB, United Kingdom			COUNTRY OF CITIZENSHIP United Kingdom
POST OFFICE ADDRESS c/o Chaseside, Bournemouth BH7 7OB, United Kingdom	c/o JP MORGAN CHASE, CHASESIDE, Bournemouth BH7 7DA, ENGLAND		
FULL NAME OF FOURTH JOINT INVENTOR, IF ANY Matthew LYNCH	INVENTOR'S SIGNATURE		DATE 28 August 2001
RESIDENCE (City and either State or Foreign Country) Bournemouth BH7 7OB, United Kingdom			COUNTRY OF CITIZENSHIP United Kingdom
POST OFFICE ADDRESS c/o Chaseside, Bournemouth BH7 7OB, United Kingdom	c/o JP MORGAN CHASE, CHASESIDE, Bournemouth BH7 7DA, ENGLAND		
FULL NAME OF FIFTH JOINT INVENTOR, IF ANY	INVENTOR'S SIGNATURE		DATE
RESIDENCE (City and either State or Foreign Country)			COUNTRY OF CITIZENSHIP
POST OFFICE ADDRESS			
FULL NAME OF SIXTH JOINT INVENTOR, IF ANY	INVENTOR'S SIGNATURE		DATE
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